

UNITED STATES BANKRUPTCY COURT
DISTRICT of District of New Jersey

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 13 bankruptcy case concerning the debtor(s) listed below was filed on 7/6/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.
NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Juan R Godoy
110 Woodland Street
Trenton, NJ 08611

Victorina Godoy
110 Woodland Street
Trenton, NJ 08611

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-6626 (Juan R Godoy)
xxx-xx-6500 (Victorina Godoy)

United States Bankruptcy Judge:
Honorable Michael B. Kaplan

Attorney for Debtor(s) (name and address):
Russell L. Low
Low & Low
505 Main St.
Suite 304
Hackensack, NJ 07601
Telephone number: (201) 343-4040

Bankruptcy Trustee (name and address):
Albert Russo
Standing Chapter 13 Trustee
CN 4853
Trenton, NJ 08650-4853
Telephone number: (609) 587-6888

Meeting of Creditors:

Date: **August 12, 2010**

Time: **11:00 AM**

Location: **Chapter 13 Standing Trustee – Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **11/10/10**

For a governmental unit: 180 days from date of order for relief. 11 U.S.C. §§ 502(b)(9)

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint Objecting to Determine Dischargeability of Certain Debts: 10/12/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has filed a plan. The plan or a summary of the plan and notice of confirmation hearing will be sent separately.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

402 East State Street
Trenton, NJ 08608
Telephone number: 609-989-2200

For the Court:

Clerk of the Bankruptcy Court:
James J. Waldron

Business Hours:

8:30 AM – 4:00 p.m., Monday – Friday (except holidays)

Date: **7/7/10**

EXPLANATIONS

B9I (Official Form 9I) (12/07)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code §§ 362 and §§ 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code §§ 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline. Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	
<u>Undeliverable Notices.</u>	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.
<u>Case information – telephone access.</u>	Case summary information can be obtained from any touch tone telephone by calling the

automated Voice Case Information System (VCIS) at the toll free number: 1-877-239-2547. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.

B10 (Official Form 10) (04/10)

UNITED STATES BANKRUPTCY COURT District of New Jersey		PROOF OF CLAIM
Name of Debtor: Juan R Godoy Victorina Godoy	Case Number: 10-30804	<p>Mail Claim To: Clerk, U.S. Bankruptcy Court U.S. Bankruptcy Court 402 East State Street Trenton, NJ 08608</p>
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		
Name and address where notices should be sent:		
<p><input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.</p> <p>Court Claim Number: _____ (If known)</p> <p>Filed on: _____</p>		
Telephone number:		
Name and address where payment should be sent (if different from above):		
<p><input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.</p> <p><input type="checkbox"/> Check this box if you are the debtor or trustee in this case.</p>		
Telephone number:		
<p>1. Amount of Claim as of Date Case Filed: \$ _____</p> <p>If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.</p> <p>If all or part of your claim is entitled to priority, complete item 5.</p> <p><input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.</p>		
<p>2. Basis for Claim: _____ (See instruction #2 on reverse side.)</p> <p>3. Last four digits of any number by which creditor identifies debtor: _____</p> <p>3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)</p>		
<p>4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.</p> <p>Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe:</p> <p>Value of Property: \$ _____ Annual Interest Rate: %</p> <p>Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____</p> <p>Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____</p>		
<p>6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.</p> <p>7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)</p> <p>DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.</p> <p>If the documents are not available, please explain:</p>		
Date:	<p>Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.</p> <p>FOR COURT USE ONLY</p>	

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

**Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*

B10 (Official Form 10) (04/10) - Cont.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

DEFINITIONS

INFORMATION

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

Claim

A claim is the creditor's right to receive payment on a debt that was owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C.

§507(a) Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

CERTIFICATE OF NOTICEDistrict/off: 0312-3
Case: 10-30804User: admin
Form ID: b9iPage 1 of 2
Total Noticed: 37

Date Rcvd: Jul 07, 2010

The following entities were noticed by first class mail on Jul 09, 2010.

db/jdb +Juan R Godoy, Victorina Godoy, 110 Woodland Street, Trenton, NJ 08611-1450
 aty +Russell L. Low, Low & Low, 505 Main St., Suite 304, Hackensack, NJ 07601-5992
 tr Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
 smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235
 510967779 +AT&T Mobility, PO Box 537113, Atlanta, GA 30353-7113
 510967778 +Allstate, 75 Executive Pkwy, Hudson, OH 44237-0002
 510967780 +Cadet Motors, ATTN: Anthony J. Apicelli, Jr.LLC, 2121 State Highway 33, Trenton, NJ 08690-1740
 510967783 +Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202-2120
 510967788 +Collection Company of America, PO Box 296, Norwell, MA 02061-0296
 510967789 +Consumer Acceptance, 160 White Horse Ave, Trenton, NJ 08610-2624
 510967791 +Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 510967794 +Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624
 510967795 +Er Solutions, Po Box 9004, Renton, WA 98057-9004
 510967797 +GC Service Limited Partnership, PO Box 32500, Columbus, OH 43232-0500
 510967798 +Home Depot, PO Box 105980 Dept 51, Atlanta, GA 30348-5980
 510967803 Marlton Auto Credit, 4 A Eves Drive, Suite 112, Marlton, NJ 08053
 510967804 +Northland Group, Inc, PO Box 390905, Minneapolis, MN 55439-0905
 510967805 PNC Bank, PO Box 8310, Philadelphia, PA 19101
 510967807 PSE&G, PO Box 14104, New Brunswick, NJ 08906
 510967806 +Princeton Healthcare System, PO Box 13768, Philadelphia, PA 19101-3768
 510967808 Quest Diagnostics Incorporated, PO Box 64196, Baltimore, MD 21264-4196
 510967810 +RJM Acquisitions Funding, LLC, PO Box 18013, Hauppauge, NY 11788-8813
 510967811 +Sams Club, Attention: Bankruptcy Department, Po Box 105968, Atlanta, GA 30348-5968
 510967813 Select Portfolio Servicing, PO Box 62550, Salt Lake City, UT 84165
 510967814 +University Medical Center At Princeton, ATTN: NCO Financial Systems, Inc., PO Box 15618, Wilmington, DE 19850-5618
 510967815 +Verizon New Jersey Inc, Po Box 3397, Bloomington, IL 61702-3397
 510967817 +Wilm Trust, Attn: Bankruptcy, 1100 N Market St, Wilmington, DE 19890-0001
 510967819 +Zucker, Goldberg, & Ackerman, LLC, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315

The following entities were noticed by electronic transmission on Jul 07, 2010.

510967781 +EDI: CITICORP.COM Jul 07 2010 17:33:00 Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
 510967782 +EDI: CIAC.COM Jul 07 2010 17:33:00 Citifinancia, Citifinancial/Attn: Bankruptcy Dept, 1111 Northpoint Dr, Coppell, TX 75019-3831
 510967784 +EDI: CIAC.COM Jul 07 2010 17:33:00 Citifinancial, Citifinancial/Attn: Bankruptcy Dept, 1111 Northpoint Dr, Coppell, TX 75019-3831
 510967790 +EDI: CCS.COM Jul 07 2010 17:33:00 Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3246
 510967799 +EDI: RESURGENT.COM Jul 07 2010 17:33:00 Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281
 510967801 +EDI: TSY2.COM Jul 07 2010 17:33:00 Macys/fdsb, Macy's Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 510967809 +EDI: PHINRJMA.COM Jul 07 2010 17:33:00 Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
 510967812 EDI: SEARS.COM Jul 07 2010 17:33:00 Sears/cbsd, 133200 Smith Rd, Cleveland, OH 44130
 TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

510967785* +Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202-2120
 510967786* +Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202-2120
 510967787* +Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202-2120
 510967792* +Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 510967793* +Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 510967796* +Er Solutions, Po Box 9004, Renton, WA 98057-9004
 510967800* +Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281
 510967802* +Macys/fdsb, Macy's Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 510967816* +Verizon New Jersey Inc, Po Box 3397, Bloomington, IL 61702-3397
 510967818* +Wilm Trust, Attn: Bankruptcy, 1100 N Market St, Wilmington, DE 19890-0001

TOTALS: 0, * 10

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3
Case: 10-30804

User: admin
Form ID: b9i

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Total Noticed: 37

Date Rcvd: Jul 07, 2010

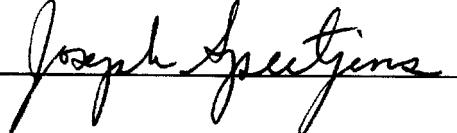
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2010

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.